

AMERICAN SAVINGS FSB

	CPP Disbursement Date 01/30/2009	Cert 29878	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$187	\$180	-3.3%		
Loans	\$142	\$139	-2.6%		
Construction & development	\$6	\$5	-23.8%		
Closed-end 1-4 family residential	\$96	\$91	-5.2%		
Home equity	\$7	\$7	12.6%		
Credit card	\$1	\$1	-11.3%		
Other consumer	\$1	\$1	17.0%		
Commercial & Industrial	\$7	\$8	11.8%		
Commercial real estate	\$20	\$20	0.6%		
Unused commitments	\$12	\$13	8.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-11.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$18	\$17	-5.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$170	\$163	-4.0%		
Deposits	\$147	\$151	2.6%		
Total other borrowings	\$21	\$10	-50.5%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$17	\$17	4.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.1%	--		
Tier 1 risk based capital ratio	12.4%	13.7%	--		
Total risk based capital ratio	13.1%	14.6%	--		
Return on equity ¹	3.3%	4.8%	--		
Return on assets ¹	0.3%	0.5%	--		
Net interest margin ¹	2.9%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	34.2%	38.1%	--		
Loss provision to net charge-offs (qtr)	31.3%	27.9%	--		
Net charge-offs to average loans and leases ¹	0.4%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	23.0%	17.6%	1.4%	8.6%	--
Closed-end 1-4 family residential	3.9%	3.3%	0.1%	0.0%	--
Home equity	0.5%	0.5%	0.0%	0.0%	--
Credit card	5.7%	0.6%	0.5%	0.0%	--
Other consumer	7.3%	1.7%	0.0%	0.0%	--
Commercial & Industrial	0.8%	0.3%	-0.1%	0.0%	--
Commercial real estate	6.4%	4.1%	0.0%	1.8%	--
Total loans	4.8%	3.6%	0.1%	0.5%	--